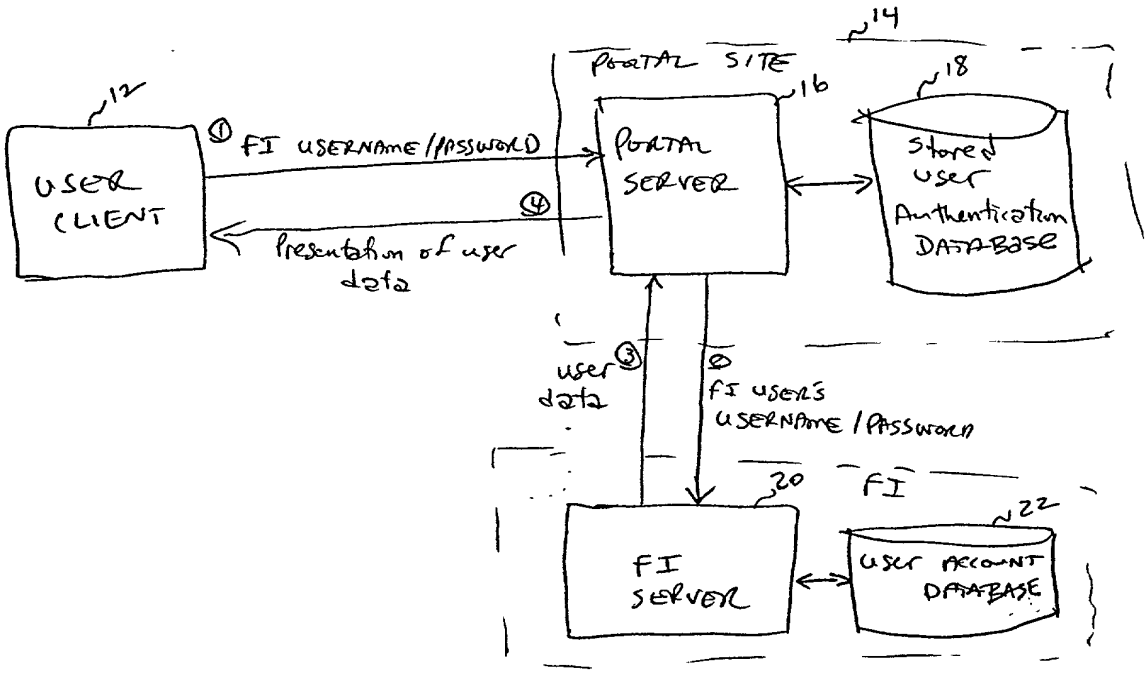

FIG. 1 PRIOR ART

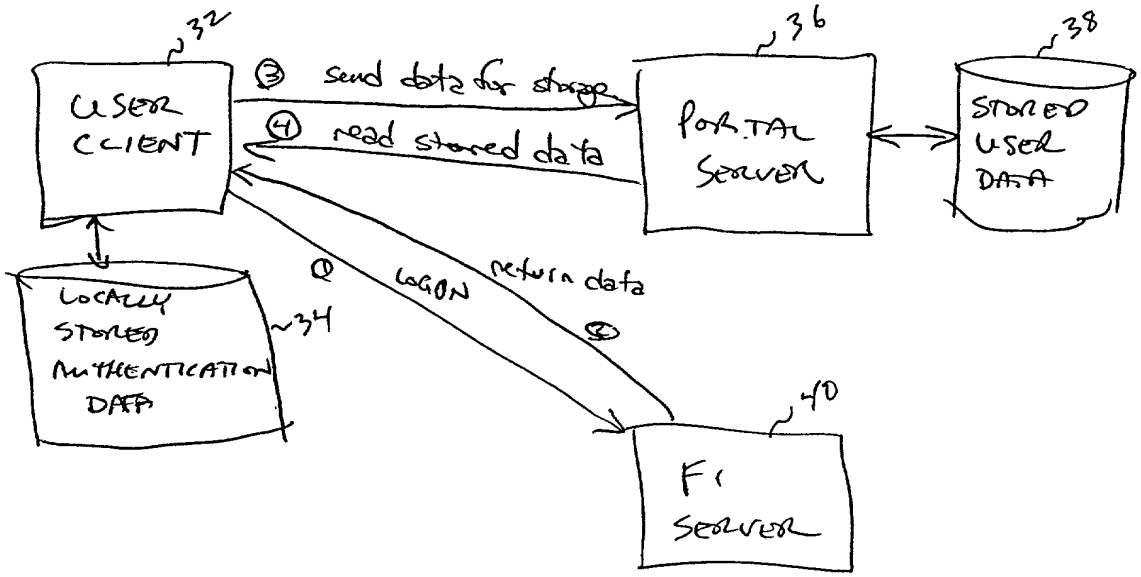

FIG. 2 PRIOR ART

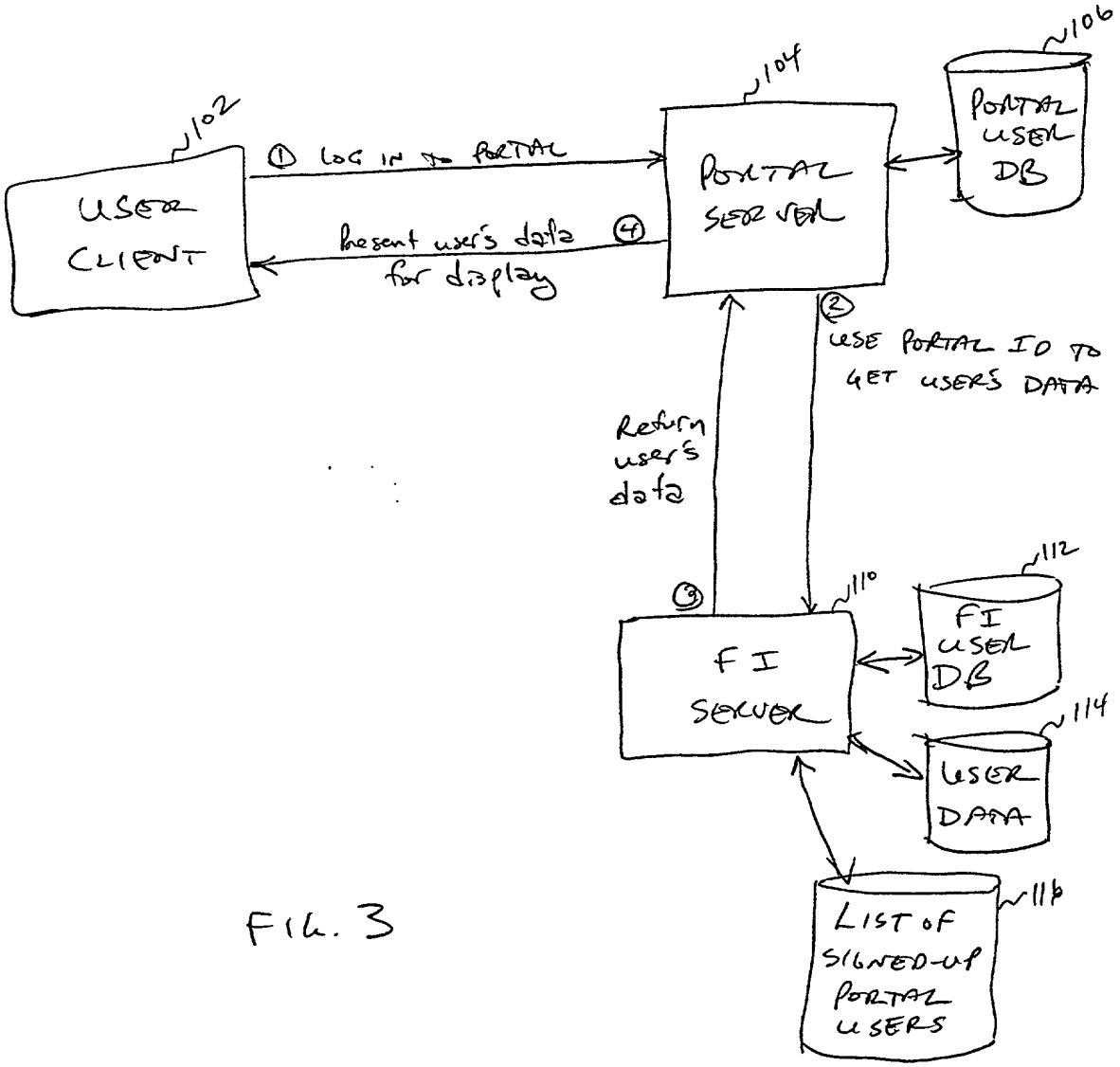
102
USER CLIENT
① LOG IN TO PORTAL
④ Present user's data for display
104
PORTAL SERVER
106
PORTAL USER DB
② USE PORTAL ID TO GET USERS DATA
③ Return user's data
110
FI SERVER
112
FI USER DB
114
USER DATA
116
LIST OF SIGNED-UP PORTAL USERS

FIG. 3

Fig 4 : Security Key and Access Restrictions

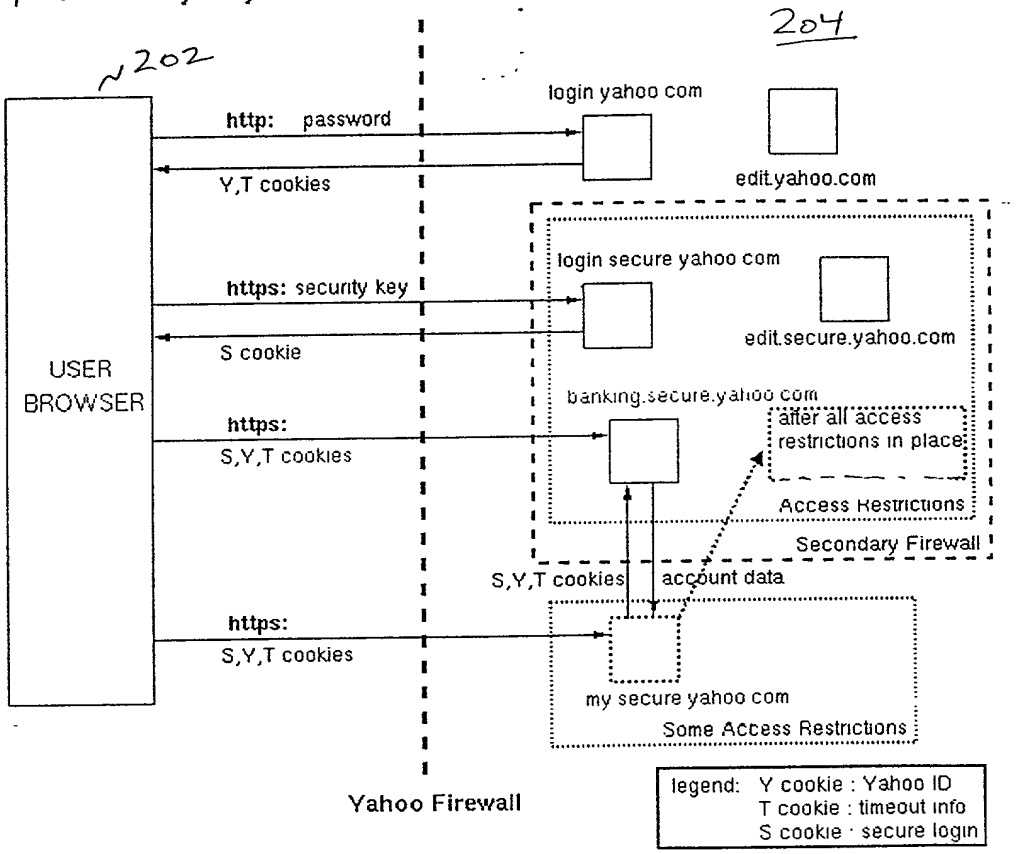

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Fig. 5 : Data Flow

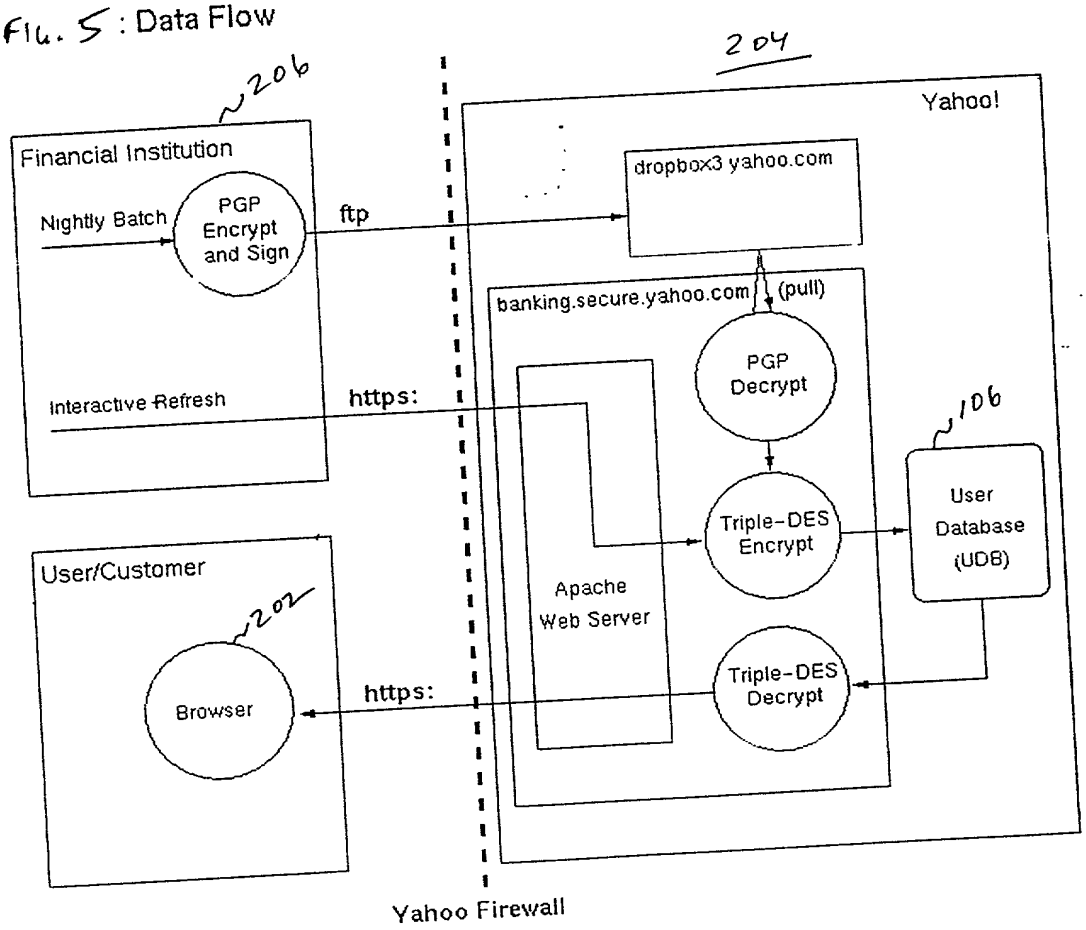
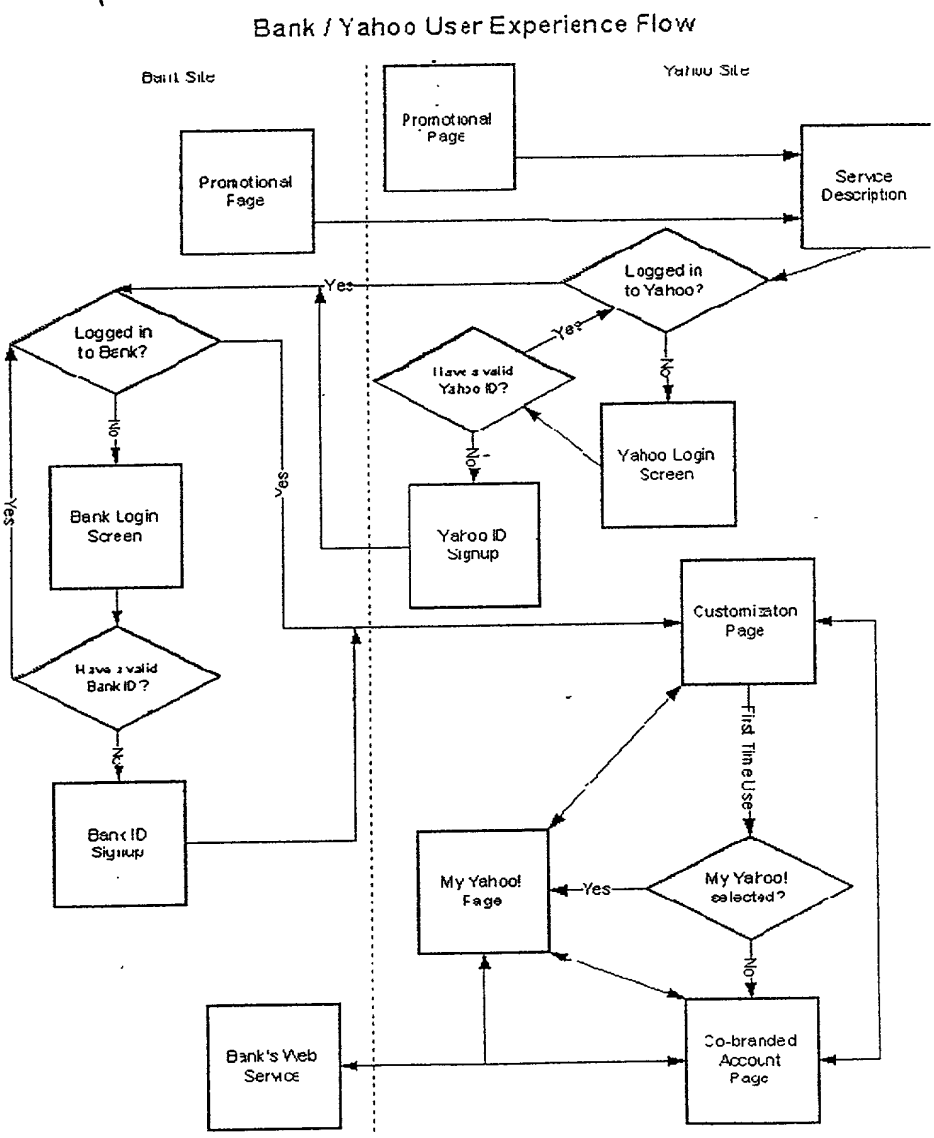


Fig. 6


Bank / Yahoo User Experience Flow
Bank Site
Yahoo Site
Promotional Page
Promotional Page
Service Description
Logged in to Yahoo?
Yes
Logged in to Bank?
Yes
No
Have a valid Yahoo ID?
No
Yahoo Login Screen
Bank Login Screen
Yes
Yahoo ID Signup
Customizaton Page
Have a valid Bank ID?
No
First Time User
Bank ID Signup
My Yahoo! Page
Yes
My Yahoo! selected?
No
Bank's Web Service
Co-branded Account Page